

**Information to identify the case:**

Debtor 1	<b>Sharon L. Wilson</b>	Social Security number or ITIN	xxx-xx-9075
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-28216-ABA			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Sharon L. Wilson

6/5/20

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Sharon L. Wilson  
DebtorCase No. 19-28216-ABA  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 42

Date Rcvd: Jun 05, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 07, 2020.

db  
518533750 +Sharon L. Wilson, 4823 Chestnut Avenue, Pennsauken, NJ 08109-2112  
++CREDIT UNION OF NEW JERSEY, 1301 PARKWAY AVE, EWING NJ 08628-3010  
(address filed with court: Credit Union of New Jersey, 7 Dunmore Avenue,  
Ewing NJ 08618-1937)

518603507 +Citibank NA, 6716 Grade Ln Bldg, Ste 910 PY Dept, Louisville KY 40213-3410  
518603506 Citibank NA, 5800 S Cooper PL, Sioux Falls SD 57106-5027  
518600598 Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027  
518546803 +Credit Union of New Jersey, c/o Peter J. Liska, LLC, 766 Shrewsbury Ave.,  
Tinton Falls, NJ 07724-3001

518603501 +Denise Carlon, Esquire, KML Law Group, P.C., 216 Haddon Avenue, Ste. 406,  
Westmont, NJ 08108-2812

518476408 Discover Bank, c/o Megan Shartor, PO Box 1398, Reynoldsburg, OH 43068-6398  
518497769 ++LCI, PO BOX 1931, BURLINGAME CA 94011-1931  
(address filed with court: COMCAST, PO BOX 1931, Burlingame, CA 94011)

518476413 Moorestown Dental Associates, LLC, 110 Marter Ave, Suite 204, Moorestown, NJ 08057-3124  
518476414 PNC Bank, PO Box 747066, Pittsburgh, PA 15274-7066  
518603309 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421  
518602856 PSE&G, Attn: Bankruptcy Dept., PO Box 709, Newark NJ 07101-0709  
518476416 +Sprains, Strains & Fractures LL, PO Box 168, Haddonfield, NJ 08033-0278  
518533754 State of New Jersey, Division of Taxation, PO Box 445, Trenton, NJ 08695-0445  
518533763 Wawa/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBTHOMAS.COM Jun 06 2020 06:23:00 Brian Thomas, Brian Thomas, Esq,  
327 Central Avenue, Suite 103, Linwood, NJ 08221-2026

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 06 2020 03:30:28 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 06 2020 03:30:23 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

518533755 EDI: CAPITALONE.COM Jun 06 2020 06:23:00 Capital One Bank USA NA, PO BOX 85015,  
Richmond, VA 23285-5075

518552908 +EDI: AIS.COM Jun 06 2020 06:23:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,  
Oklahoma City, OK 73118-7901

518476406 +EDI: CCS.COM Jun 06 2020 06:23:00 Comcast Cable, c/o CCS, Payment Processing Center,  
PO Box 55126, Boston, MA 02205-5126

518476407 EDI: COMCASTCBLCENT Jun 06 2020 06:23:00 Comcast Xfinity, PO Box 70219,  
Philadelphia, PA 19176-0219

518533757 +E-mail/PDF: resurgentbknofications@resurgent.com Jun 06 2020 03:27:10 Credit One Bank,  
c/o LVNV Funding/Resurgent, Capital, PO Box 1269, Greenville, SC 29602-1269

518533756 +E-mail/PDF: creditonebknofications@resurgent.com Jun 06 2020 03:26:16 Credit One Bank,  
6801 South Cimarron Road, Las Vegas, NV 89113-2273

518476409 +EDI: PHINGENESIS Jun 06 2020 06:23:00 Genesis FS Card Services, PO Box 4477,  
Beaverton, OR 97076-4401

518533753 EDI: IRS.COM Jun 06 2020 06:23:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346

518533759 +EDI: PHINGENESIS Jun 06 2020 06:23:00 Indigo - Celtic Bank, PO Box 4499,  
Beaverton, OR 97076-4499

518476410 +EDI: RMSC.COM Jun 06 2020 06:23:00 JTV, 9600 Parkside Drive, Knoxville, TN 37922-2201

518569034 +EDI: CBSMASON Jun 06 2020 06:23:00 K. Jordan, c/o Creditors Bankruptcy Service,  
P.O. Box 800849, Dallas, TX 75380-0849

518497769 EDI: LCIFULLSRV Jun 06 2020 06:23:00 COMCAST, PO BOX 1931, Burlingame, CA 94011

518506976 E-mail/PDF: resurgentbknofications@resurgent.com Jun 06 2020 03:26:23 LVNV Funding, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

518565304 +EDI: CBSMASON Jun 06 2020 06:23:00 Massey's, c/o Creditors Bankruptcy Service,  
P.O. Box 800849, Dallas, TX 75380-0849

518476411 EDI: CBSMASON Jun 06 2020 06:23:00 Masseys, PO Box 2822, Monroe, WI 53566-8022

518476412 +EDI: CBS7AVE Jun 06 2020 06:23:00 Montgomery Ward, 1112 7th Avenue,  
Monroe, WI 53566-1364

518569032 +EDI: CBS7AVE Jun 06 2020 06:23:00 Montgomery Ward, c/o Creditors Bankruptcy Service,  
P.O. Box 800849, Dallas, TX 75380-0849

518476415 +EDI: CONVERGENT.COM Jun 06 2020 06:23:00 PSE&G, c/o Convergent Outsourcing, Inc.,  
800 SW 39th Street, PO BOX 9004, Renton, WA 98057-9004

518533760 +E-mail/Text: compliance@contractcallers.com Jun 06 2020 03:32:05 PSE&G,  
c/o Contract Callers, Inc., 501 Green Street, 3rd Floor, Suite 302,  
Augusta, GA 30901-4415

518575330 EDI: Q3G.COM Jun 06 2020 06:23:00 Quantum3 Group LLC as agent for, GPCC I LLC,  
PO Box 788, Kirkland, WA 98083-0788

518533751 E-mail/Text: jennifer.chacon@spsservicing.com Jun 06 2020 03:32:05  
Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250

518533762 +EDI: CBS7AVE Jun 06 2020 06:23:00 Swiss Colony/Montgomery Ward, 1515 S. 21st Street,  
Clinton, IA 52732-6676

518476417 EDI: TDBANKNORTH.COM Jun 06 2020 06:23:00 TD Bank, NA, PO Box 9547,  
Portland, ME 04112-9547

District/off: 0312-1

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 42

Date Rcvd: Jun 05, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518533752 +EDI: WFFC.COM Jun 06 2020 06:23:00 Wells Fargo Dealer Services, PO BOX 1697,  
Winterville, NC 28590-1697

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
aty\* +Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026  
518533758\* ++CREDIT UNION OF NEW JERSEY, 1301 PARKWAY AVE, EWING NJ 08628-3010  
(address filed with court: Credit Union of New Jersey, 7 Dunmore Avenue,  
Ewing, NJ 08618-1937)  
518533761\* +Sprains, Strains & Fractures LL, PO Box 168, Haddonfield, NJ 08033-0278

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 07, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 5, 2020 at the address(es) listed below:

Brian Thomas on behalf of Trustee Brian Thomas brian@brianthomaslaw.com,  
bthomas@ecf.axosfs.com  
Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.axosfs.com  
Denise E. Carlon on behalf of Creditor PNC Mortgage, a Division of PNC Bank, National  
Association dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Eric Clayman on behalf of Debtor Sharon L. Wilson jenkins.clayman@verizon.net,  
connor@jenkinsclayman.com  
Stephanie F. Ritigstein on behalf of Debtor Sharon L. Wilson jenkins.clayman@verizon.net,  
connor@jenkinsclayman.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6